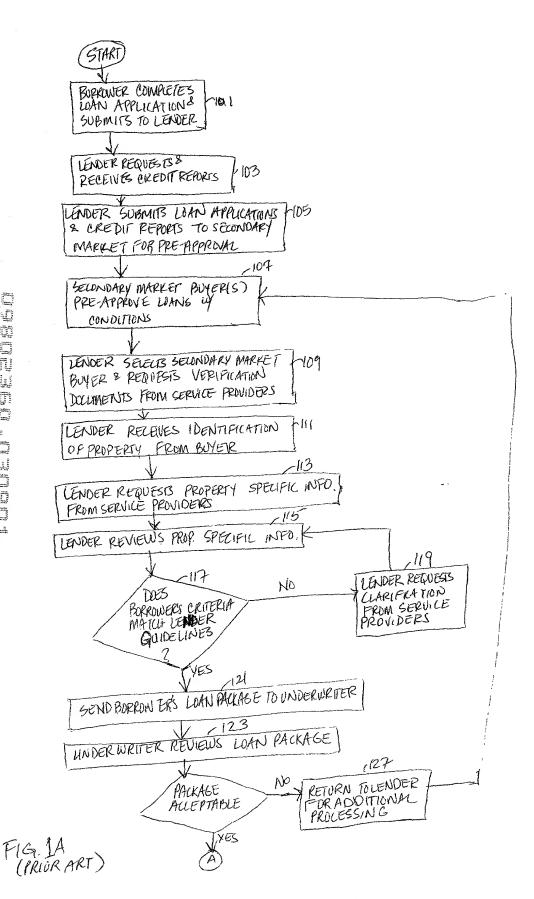
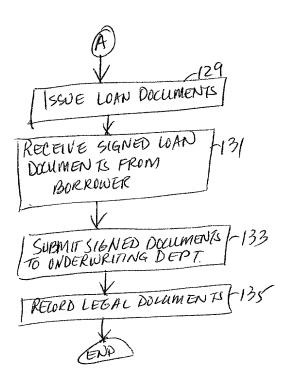
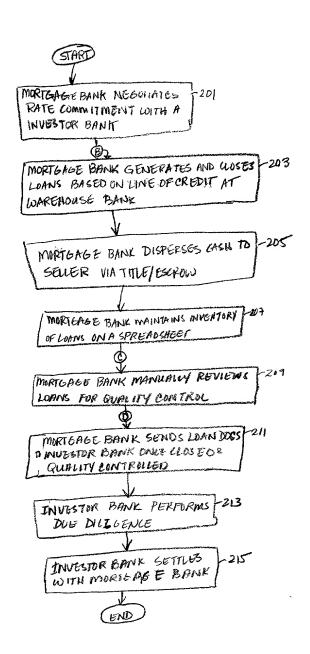
New Patent Appln for ONLINE MORTGAGE APPROVAL .. Express Mail Label No. EK878571824US Attorney Docket No 2102388-900120 Gray Cary et al ~ KLH/415-836-2574

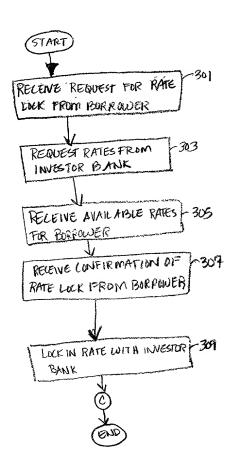
Sheet 1 of 18





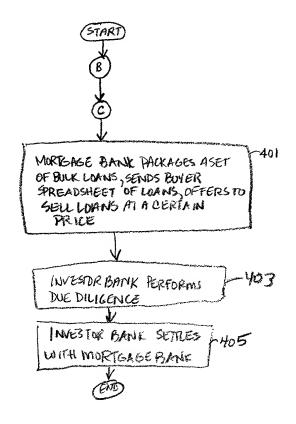
FIGI. IB (PRIOR ART)





New Patent Appln for ONLINE MORTGAGE APPROVAL. . Express Mail Label No. EK878571824US Attorney Docket No. 2102388-900120 Gray Cary et al - KLH/415-836-2574

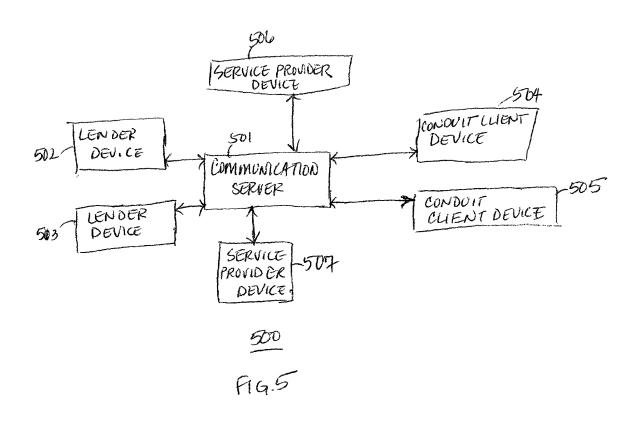
Sheet 5 of 18



F16.4

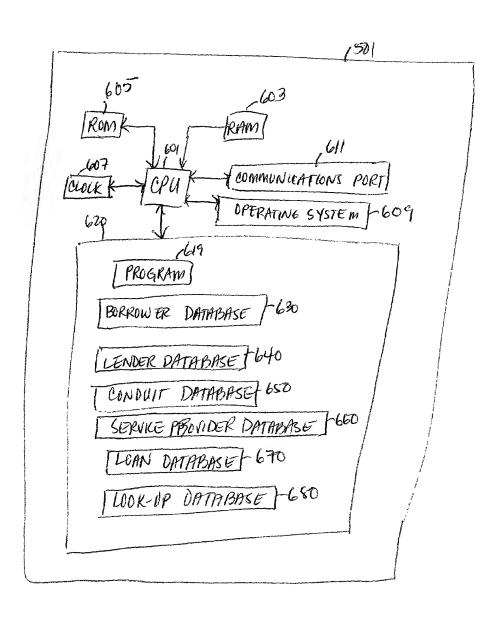
New Patent Appln for ONLINE MORTGAGE APPROVAL . Express Mail Label No EK878571824US Attorney Docket No. 2102388-900120 Gray Cary et al. – KLH/415-836-2574

Sheet 6 of 18



New Patent Appln for ONLINE MORTGAGE APPROVAL.... Express Mail Label No. EK878571824US Attorney Docket No. 2102388-900120 Gray Cary et al. – KLH/415-836-2574

Sheet 7 of 18



F16.6

					ğ	710	Server certificate	authority	DST	24																	
					;	4/4/	Server address		549087																		
	차		.e	t (tel)	er)	316	Preferred data	exchange format	XML																		
got,	Warehouse bank info.	Treetop Bank 456 Main St.	Anytown, State	(555)521-1254 (fel.) 65789-908765	(routing number)	7415	Commitment contracts		1. ABC	\$10,000,000	50 - 30-vear	fixed		2. XYZ	Bank	\$5,000,000	25 - 15 year	AKW									
	evel	. Doe - write & edit A. Smith - read	write			116	Quality control	guidelines	None																		
404 7	r Access level	J. Doe - write & A. Smith - read	F. Doe - write				Underwriting rules and	lines	1. Check prior	employer m	applicalit employed less	than 1 year with	`=	yer	check bank	records for one	year prior to	ıı dale.									4
7ali	Lender rating	∞				318	Underwri	guidelines	- - - -	annlicant	emple	than	current	employer	2. ch	recor	year p										
506	Password	Dnelcba					red dary	market investors	1. ABC Bank	Opt Main St.	555)125-7997		(555)125-9797		2416789 (server	(ss	tered	יוייים שמת כ	DRE Bank564 Main St.	Anytown, State	(555)525-7997	1	(555)525-9797	(1ax) 2416879 (server	ss) (ss	Not-Registered	图
195	£	abclend				21L	Preferred secondary	marke	1. AE	A POT	(555)	(tel)	(555)	(fax)	24167	address)	Registered		564 N	Anyto	(555)	(tel)	(555)	(1ax) 24168	address)	Not-F	.91
	ıfo.	(555)123-4567 (tel.) (555)123-7654 (fax)	lend.com			147	Preferred Appraiser		None																		
504	Contact Info.	(555)123-4567 (tel.) (555)123-7654 (fax)	jdoe@abclend.com	(e-mail)		340	ferred e Company		A Title Co. Main Street	wn State	(555)135-7997		(555)135-9797		1246789 (server	(ss	tered										
:	SS	123 Main St. Anytown,	12345			"	Preferred Title Com		USA	Anyte	(555)	(tel)	(555)	(Fax)	12467	address)	Registered										
407	Address	123 Main Anytown,	State 12345			bab	ent	ovider	yment	St Control	State	6789		.7890		(server	7	3									
₹ <u></u>	Lender Name	ABC Lending	S			`	Preferred Employment	Service provider	LB Employment	789 Main St	Anytown State	(555)345-6789	(tel.)	(555)345-7890	(fax)	7865902 (server	address)	Vegisicie									

Sheet 8 of 18

New Patent Applin Gray Cary et al. – KLH/415-836-2574

Fypress Mail Label No. EK878571824US

Fypress Mail Label No. EK878571824US

Fypress Mail Label No. EK878571824US

She Mail Label No. 102388-900120

She Mail Label No. 2102388-900120

She Mail Label No. 2102

218	Server	cert.	Auth.	DST	, }								DST	<u> </u>			TOT	150				
Ö	Server	address		0987	;								7685				7601	100/				
918	Preferred	data	inter. format	XML									XML				VNAT	TIME				
88,	Access	Level		B. Doe -	read &	write	C. Smith -	read					C. Lee, G.	Thomas, F.	Smith -	read &	I Doe T	J. 1705, 17.	Lee, R.	Jones -	read &	write
S.	Rating			6									3				×					
189	Password			Lbemploy	•								Abcbank				Defhank	Commission				
28	<u> </u>			54768									08654				97508					
É	Reg.	٠.		Yes					ŝ				Yes				Yes	3				
782	Contact Info.			(555)345-6789 (tel.)	(555)345-7890 (fax)	jsmith@lbemploy.com			(555)453-6789 (tel.)	(555)453-7890 (fax)	llee@fgemploy.com		(555)987-6789 (tel.)	(555)987-7890 (fax)	clee@abcbank.com		(555)467-6789 (tel.)	(555)467-7890 (fax)	idoo@dofhank com	Jaco (all K. colli		
8,	Address			789 Main St.	Anytown,	State			St.	wn,			St.	wn,	State		801 Main St.	Anytown.	State	2000		
1,08	Service	Frovider	ואמוונכ	LB	Employment	Service	Frovider	Ç			Service	Provider	ABC Bank				DEF Bank					
108	Service			Employment									Bank									

les l

Sheet 9 of 18 Gray Cary et al – KLH/415-836-2574

Fxpress Mail Label No EK878571824US

Express Mail Label No EK878571824US

Gray Cary et al – KLH/415-836-2574

Gray Cary et al – KLH/415-836-2574

Ľ	s debt 912		\$23,000.	00.
Claimed	expenses 911		\$1500/	month
Claimed	employ. Income	910	/000,05\$	year
Claimed	trtle 909		Engineer	
Claimed	employer 908		ABC	Согр.
Claimed	deposits 90Z		\$10,000	
Claimed	funds 206		\$45,000	
	rating 205		Good	
Borrower	D 204		555-12-	1212
	Name 903		Jon Doe	
_	status 202		Pending	
Loan ID	15G		135426	

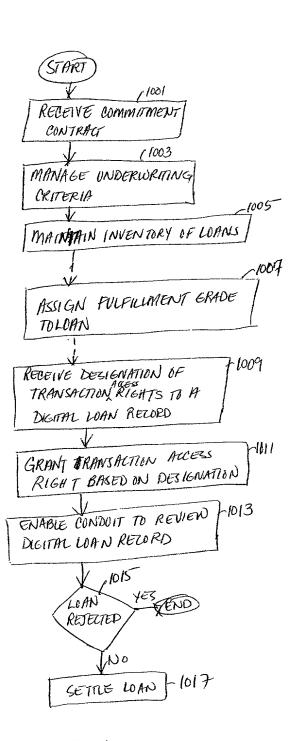
Confirmed property type 923	Condo
Property address 922	Anytown, St. Anytown, State Anytown, State
Current address 921	l Main St. Anytown, State
Confirmed debt <u>920</u>	\$23,000
Confirmed Confirmed Confirmed Confirmed Current employer title income expenses debt 920 address 916 917 918 919 919	\$1500/ month
Confirmed income 218	\$50,000/ year
Confirmed title 21.7	Engmeer
Confirmed employer 216	ABC Corp.
Actual deposits 21.5	.43,698.37 \$10,561.23 ABC Corp. Engineer
7 47 04	\$43,698.37
Claime d other income	None

Property appraised	Current title of	Post-purchase	Loan amount	Initial deposits	Origin of deposits	Approved 11
value 924	property	property title	applied for	928	929	rates
	925	926	27.7			930
\$125,000			\$98,000	\$5,000	Bank account	7.125

_			
Product	Number	235	YXC321
Secondary	market investor	934	XYZ Bank
Pre-approval	case number	933	543
Loan term	932		30 year fixed
Points	153		1

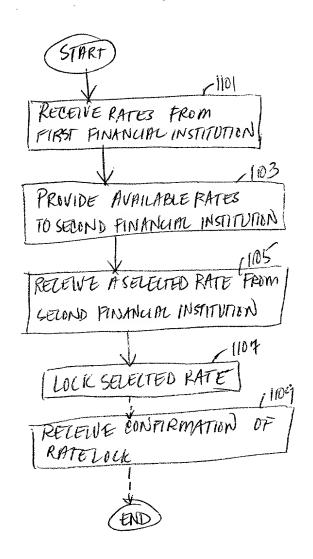
New Patent Appln for ONLINE MORTGAGE APPROVAL .. Express Mail Label No EK878571824US Attorney Docket No 2102388-900120 Gray Cary et al – KLH/415-836-2574

Sheet 11 of 18



F16.10

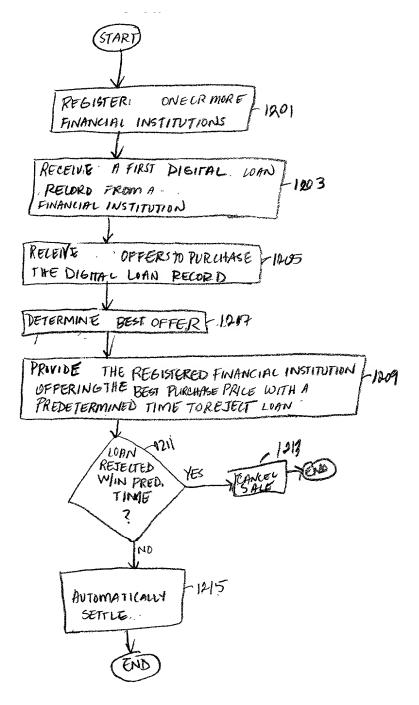
New Patent Appln for ONLINE MORTGAGE APPROVAL... Express Mail Label No. EK878571824US Attorney Docket No. 2102388-900120 Gray Cary et al. – KLH/415-836-2574 Sheet 12 of 18



FLG. 11

New Patent Appln for ONLINE MORTGAGE APPROVAL... Express Mail Label No. EK878571824US Attorney Docket No. 2102388-900120 Gray Cary et al. – KLH/415-836-2574

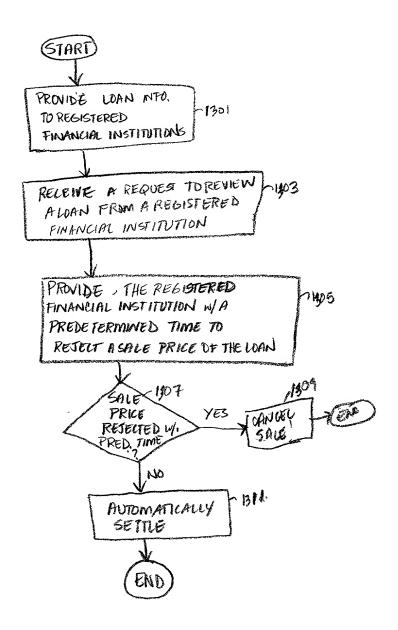
Sheet 13 of 18



F16.12

New Patent Appln for ONLINE MORTGAGE APPROVAL Express Mail Label No. EK878571824US Attorney Docket No. 2102388-900120 Gray Cary et al. – KLH/415-836-2574

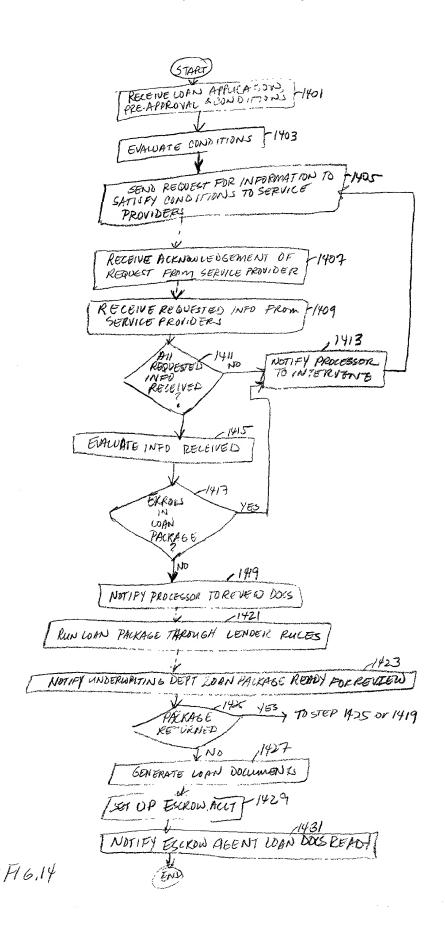
Sheet 14 of 18



F16.13

New Patent Appln for ONLINE MORTGAGE APPROVAL... Express Mail Label No. EK878571824US Attorney Docket No. 2102388-900120 Gray Cary et al. – KLH/415-836-2574

Sheet 15 of 18



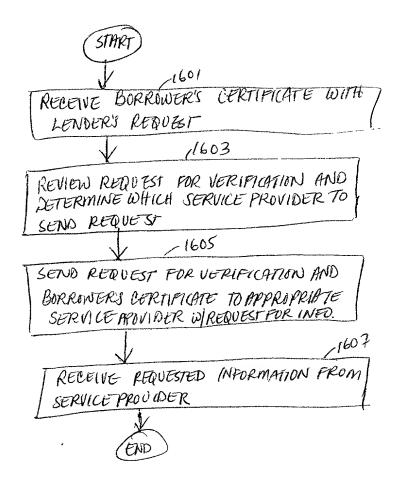
Sheet 16 of 18

H. H
i i
Ser.
9.3
ű
1
3
IJ
ű
ij

	680	
681	-682	<u> </u>
CODE	CONDITION	ACTION
ABC123	VERIFY EMPLOYMENT INFO	1 DETERMINE WHETHER APPLICANT 15 EMPLOYEE OF CO. OR SELF 2. IF SELF-EMPLOYED REQUEST EMPLOYMENT INFO FROM APPLICANT
		3. IF COMPANY EMPLOYEE REQUEST EMPLOYMENT INFO. FROM PREFERRED EMPLOYMENT & ERVICE PROVIDER. 3a. Check lender database Go for provider 3b. If none usedefault suice provider
456DEF	VERIFY BANK ACCT. INFO.	1. DETERMINE WHETHER APPLICANT'S BANK IS ENROUED.
		2. IF ENPOLLED, GEND REQUEST TO BANK FOR ACCT. VERIFICATION
		3. IF NOT ENROLLED, NOT IFY PROCESSOR TO OBTAIN BANK FLEET. VERFKATION
13599	VERIFY INCOME TAX	1. DETERMINE WHETHER IRS IS ENPOLLED
, 55 . ,		2. IF ENROWED, SEND REQUEST TO IRS FOR INCOMETAX VERIFICATION
		3.4F NOT ENROLLED, NOTIFY PROCESSOR TO OBTAIN INCOME TAX VERLEICATION.
2468	OBTAIN APPRAISAL	1. DETERMINE WHETHER LENDER SCIECTED PREFFERED APPRAISER IN LENDER DATABASE LAO.
		2. IF PREFFERED APPRAISER SELECTED REQUEST APPRAISAL FROM PREFERED APPRAISER
		3. IF NOT SELECTED, REQUEST APPRAISA FROM DEFAULT APPRAISER.
YPRTL5	UBTAIN PRECIMINARY	1. PREFFERED TITLE CO SELECTED IN LENDER DATABASE 640?
		2.765, REQUEST PRELIMINARY TITLE FROM PREFERRED TITLE CO
		2 NO, REQUEST PAELIMM. TITLE PROM DEFAULT TITLE OD

New Patent Appln for ONLINE MORTGAGE APPROVAL.. Express Mail Label No. EK878571824US Attorney Docket No 2102388-900120 Gray Cary et al. – KLH/415-836-2574

Sheet 17 of 18



F16.16

